

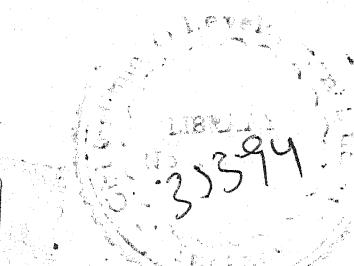
322

HOUSING FOR THE RURAL POOR

A Brief Report Based on the Data Collected for the
Concurrent Evaluation of Indira Awaas Yojana

Sponsored by:

**MINISTRY OF RURAL AREAS & EMPLOYMENT
GOVERNMENT OF INDIA**



Study Conducted by:

PROF. M.S. ASHRAF

*Housing and
Housing Policy*

**GIRI INSTITUTE OF DEVELOPMENT STUDIES
SECTOR 'O', ALIGANJ HOUSING SCHEME
LUCKNOW 226 024**

I
363.5
ASH

1999

CONTENTS

I	HOUSING FOR THE RURAL POOR	1 - 7
	Indira Awaas Yojana	3
	Identification & Priority in Selecting Beneficiaries	4
	Assistance	6
II	METHODOLOGY AND THE SAMPLE	8 - 13
	The Beneficiaries	9
	Selection	13
	The Title of House	13
III	THE CONSTRUCTED HOUSES	14 - 25
	Occupancy	14
	Facilities Provided	15
	The Constructed House	16
	Financial Assistance	18
	Consideration Money Paid	22
	Adequacy of the Assistance	23
IV	INDIRA AWAAS YOJANA : A SUMMARY OF STUDY	26 - 32

I

HOUSING FOR THE RURAL POOR

Owning a house indicate a higher status of the person in the society. Besides, it is also a source of socio-economic security. Rural housing, however did not receive any serious attention of the Government in the first 25 years after independence. Under a programme for the rehabilitation of refugees taken up immediately after partition approximately 5 lakh families were housed in various Centres till it lasted (around 1960) mainly located in Northern India. A Village Housing Scheme was launched as part of the Community Development movement in 1957 in which loans to individuals and cooperatives were provided to a maximum of Rs.5000/- per house. Under this programme only 67000 houses were built by the end of the Fifth Plan (1980).

In 1972-73 the Estimates Committee of the Lok Sabha in its 37th Report stated that "The Committee are distressed to note that although 83% of India's population live in villages and about 73% of the rural population reside in unsatisfactory Kutcha structures, the problem of rural housing has not received the close attention of the Government". Following this, House Sites-cum-

Construction Assistance Scheme was launched as a Central Scheme in the 4th Plan which was transferred to the State Sector with effect from April 01, 1974 on the recommendations of the NDC.

Rural housing was included as a part of the rural employment programmes which were launched in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP) which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP) which was started in 1983. There was, however, no uniform policy for rural housing in the states. Some states permitted only part of the construction cost to be borne from NREP/RLEGP funds and the balance was to be met by beneficiaries from their own resources. On the other hand other states permitted the entire expenditure to be borne from NREP/RLEGP funds. While some states allowed construction of only new dwellings others permitted renovation of existing houses of beneficiaries.

In June 1985 a part of the RLEGP fund was earmarked for the construction of houses for SCs/STs and freed bonded labourers. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. Thereafter, IAY became a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April 1989. Of the total JRY funds 6 per cent were allocated for implementation of IAY. From 1993-94, the scope of IAY was extended to cover Non-Scheduled Castes/Scheduled Tribes below the poverty

line families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at national level, subject to the condition that the benefits to non-Scheduled Castes/Tribes poor should not exceed 4% of the total JRY allocation.

INDIRA AWAAS YOJANA:

Indira Awaas Yojana was de-linked from the JRY and made an independent scheme with effect from 1st January 1996. The objective of the IAY is primarily to help construction of dwelling units by members of Scheduled Castes/Tribes, freed bonded labourers and also non-SC/ST rural poor below poverty line by providing them with grant-in-aid. A maximum of 40% of the total IAY allocation during a financial year can be utilized for construction of dwelling units for non-SC/ST Below Poverty Line Category.

From 1995-96, the IAY benefits have been extended to widows or next-of-kin of defence personnel and para military forces killed in action irrespective of the income criteria subject to the condition that (a) they reside in rural areas; (b) they have not been covered under any other scheme of shelter rehabilitation; and, (c) they are houseless or in need of shelter or shelter upgradation. Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of the IAY and have not been covered under any other shelter rehabilitation scheme. The

line families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6% to 10% of the total resources available under JRY at national level, subject to the condition that the benefits to non-Scheduled Castes/Tribes poor should not exceed 4% of the total JRY allocation.

INDIRA AWAAS YOJANA:

Indira Awaas Yojana was de-linked from the JRY and made an independent scheme with effect from 1st January 1996. The objective of the IAY is primarily to help construction of dwelling units by members of Scheduled Castes/Tribes, freed bonded labourers and also non-SC/ST rural poor below poverty line by providing them with grant-in-aid. A maximum of 40% of the total IAY allocation during a financial year can be utilized for construction of dwelling units for non-SC/ST Below Poverty Line Category.

From 1995-96, the IAY benefits have been extended to widows or next-of-kin of defence personnel and para military forces killed in action irrespective of the income criteria subject to the condition that (a) they reside in rural areas; (b) they have not been covered under any other scheme of shelter rehabilitation; and, (c) they are houseless or in need of shelter or shelter upgradation. Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of the IAY and have not been covered under any other shelter rehabilitation scheme. The

priority in the matter of allotment of houses to the ex-servicemen and paramilitary forces and their dependents is given in the 40% of the houses set apart for allotment among the non-SC/ST categories of beneficiaries.

Funds to the tune of 3% are also earmarked for the benefit of disabled persons below poverty line. This reservation would be horizontal, i.e., disabled persons belonging to sections like SCs, STs and others would fall in their respective categories.

IDENTIFICATION AND PRIORITY IN SELECTION OF BENEFICIARIES:

District Rural Development Agencies (DRDAs)/Zila Parishad on the basis of allocations made and targets fixed are to decide the number of houses to be constructed Panchayat wise under IAY during a particular financial year. The same is intimated to the Gram Panchayat. Thereafter, the Gram Sabha select the beneficiaries from the list of the eligible households according to IAY guidelines, restricting their number to the target allotted. The list of selected beneficiaries is sent to the Panchayat Samiti for their information.

PRIORITY IN SELECTION OF BENEFICIARIES:

Priority in the selection of beneficiaries from different categories of people is given in the following order:

1. Freed bonded labourers
2. SC/ST Households
 - (a) SC/ST households who are victims of atrocity
 - (b) SC/ST households, headed by widows and unmarried women
 - (c) SC/ST households affected by floods, fire, earthquake, cyclone and similar natural calamities.
 - (d) Other SC/ST households.
3. Non-SC/ST households
4. Physically handicapped.
5. Families/Widows of personnel from defence services/para military forces, killed in action, ex-servicemen and retired members of the paramilitary forces.
6. Displaced persons on account of developmental projects, nomadic, semi-nomadic and de-notified tribals and families with disabled members, subject to the condition that these households belong to below poverty line category.

Allotment of dwelling units is done in the name of female member of the beneficiary household. It can also be allotted in the name of both husband and wife.

LOCATION:

Indira Awaas Yojana dwelling units are normally to be built on individual plots in the main habitation of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of infrastructure, such as internal roads, drainage, drinking water supply etc. and other common facilities. The guidelines also suggest that care should always be taken to see

that the houses under IAY are located close to the village and not far away so as to ensure safety and security, nearness to work place and social communication.

ASSISTANCE:

The financial assistance for construction of a house under IAY is limited to a total of Rs.20,000/- in the Plain areas and Rs.22,000/- in the Hill/Difficult areas. This amount include construction of house including sanitary latrine and smokeless chulha (Rs.17500/- in Plains and Rs.19500/- in Hill/Difficult areas) and cost of providing infrastructure and common facilities (Rs.2500/-). In case the houses are not built in cluster Rs.2500/- meant for providing infrastructure are also given to the beneficiary for construction of his house.

The beneficiaries have to involve themselves in the construction of the house. They may make their own arrangements for construction material, engage skilled workers and also contribute family labour. The responsibility for the construction of the house will thus be on the beneficiaries. They have complete freedom with regard to the manner of construction of the house. Such freedom will result in economy in cost and ensure quality of construction which will give them greater satisfaction. With this in view, the Government of India has banned construction either through contractor or by any Government department.

No design has been prescribed for IAY dwelling units but the plinth area of the houses should not be less than 20 sq. mts. They should be constructed

keeping in view the climatic conditions with provisions of sufficient space, kitchen, ventilation, sanitary facilities, smokeless Chulha etc. The agencies responsible for the implementation of the IAY have to ensure availability of drinking water supply. For this purpose, they have to install a hand-pump on the site before the work is started. This can be done from the funds available under Rural Water Supply or other similar programmes.

METHODOLOGY AND THE SAMPLE

METHODOLOGY:

The study is based on the Concurrent Evaluation of Indira Awaas Yojana, sponsored by the Ministry of Rural Areas & Employment, Government of India. The survey was conducted during November 1998 and February 1999 in the following twelve districts of Uttar Pradesh:

Meerut, Agra, Firozabad, Mathura, Bulandshahar, Ghaziabad, Aligarh, Gautambudh Nagar, Mainpuri, Etah, Etawah and Jalaun.

A total of 1200 beneficiaries were interviewed, i.e., 100 beneficiaries per selected district. The beneficiaries were selected for interview on random basis in the following manner:

- (a) Two Blocks per district
- (b) Five Village Panchayats per Blocks
- (c) Ten beneficiaries per Village Panchayat

Out of the 10 beneficiaries per Village Panchayat 4 were those who had been provided assistance up to 31-12-1995, since inception of the Programme.

And, 6 beneficiaries were those who had been provided assistance since 1.1.1996 till 1998-99. Thus, 40 per cent of the beneficiaries interviewed were those who had received assistance up to 31.12.1995 while 60 per cent had received assistance between 1.1.1996 and 1998-99.

THE BENEFICIARIES:

Among a total of 1200 respondents interviewed 720 i.e., 60% were new beneficiaries who were assisted since January 1, 1996 while 480, i.e., 40% had received assistance up to December 31, 1995.

About 62 per cent of the beneficiaries were females and 38 per cent were males. A large majority of the beneficiaries (87.59%) belong to the Scheduled Castes, 0.58 per cent to the Scheduled Tribes; 5.00 per cent to other Backward castes and 6.83 per cent to other castes.

Category-wise distribution of beneficiaries was as under:

1. SC/ST households headed by widows and unmarried women	3.42%
2. SC/ST households affected by floods, fire, earthquake, Cyclone and similar calamities	0.08%
3. Other SC/ST households	84.25%
4. Non SC/ST households	11.67%
5. Physically handicapped	0.25%
7. Families/Widows of personnel from defence services/Para-military forces	0.33%

Among the Non-SC/ST beneficiaries 43.57 per cent were from the other Backward Castes and 56.43 per cent from other castes. They were, however, living below the poverty line.

FAMILY SIZE:

The data indicate that nearly half of the beneficiary families (47.42%) were small with up to 4 members while 37.33 per cent had between 5-6 members. The rest of the families (15.25%) had 7 or more members.

AGE GROUP:

About one-thirds of the beneficiaries were young, (35%) while about 45 per cent were in the age group of 31-45 years, 19 per cent in 46-60 years and 1.0 per cent in 61 years or above. Among the young beneficiaries of upto 30 years age group a higher proportion of the females, i.e., 68.6% had received assistance as against 31.4% of the males. In the age group i.e., 31-45 years the proportion among male and female beneficiaries was 37.2% and 62.8% respectively.

LITERACY:

Nearly four-fifths of the beneficiaries (78.4%) were illiterate. The percentage of illiterates among female beneficiaries was significantly higher (83.9%) as against male beneficiaries (69.2%).

OCCUPATIONAL CATEGORIES:

Occupation-wise, nearly one-third (32.9%) of the beneficiaries were engaged in wage employment in non-agriculture sector (Male 58.5%, Female 17.5%); 13.4% were in wage employment in agriculture sector (Male 19.0%, Female 10.1%), 6.4% were self-employed in agriculture (Male 8.5%, Female 5.1%), 5.9% were self employed in non-agriculture sector (Male 10.1%, Female 3.4%) while 41.4 per cent were engaged in other occupations (Male 4.1%, Female 63.9%). In the other occupational category a very high percentage of the females were found because they were actually house-wives and had no gainful employment.

INCOME:

Although the IAY is aimed at assisting families living below the poverty line which is at present up to Rs.11,000/- per year. We find that 22.8 per cent of beneficiary families had an higher income during the last year i.e., above Rs.11000/- per year. Among them, 20.3% families had last year an income in

between Rs.11,001 - 15,000; 2.1% had between Rs.15,001-20,000 and 0.5 had above Rs.20,000/- . Thus, 77.2 per cent of the beneficiary families were still living below the poverty line. Among them 58.7 per cent had annual family income between 8001 - 11000; 17.4% had between 5001-8000 and 1.1% up to Rs.5000.

Caste-wise distribution of beneficiary families living below/above the poverty line on the basis of their annual income during the last year is presented in Table-1.

Table -1: Caste-wise distribution of Beneficiary Families Living Below/Above Poverty Line.

CASTE	BELOW POVERTY LINE	ABOVE POVERTY LINE	TOTAL
Scheduled Castes	815 77.55	236 22.45	1051
Scheduled Tribes	5 71.43	2 28.57	7
Other Backward Castes	39 65.00	21 35.00	60
Others	67 81.71	15 18.29	82
TOTAL	926 77.17	274 22.83	1200 100.00

SELECTION:

Out of a total of 1200 beneficiaries 1191 (99.25%) were recommended for assistance under IAY through Gram Sabha/Village Panchayat meeting. Only 6 were recommended by some government officials and 3 by others. Among them 8 beneficiaries belong to the Scheduled Castes and one to the OBC.

THE TITLE OF HOUSE:

The formal title of the constructed house of a majority of the beneficiary families (61.50%) was in the name of the wife of Head of household. Only 37.42 per cent of the houses were in the name of the husband only while 1.08% were in the name of some other member of the family. The provision under IAY is, however, that the allotment of dwelling units is to be done in the name of female member of the beneficiary household. It can also be allotted in the joint names of both husband and wife. A larger percentage of houses received by beneficiaries since 1.1.1996 were in the name of wife of head of household (64.7%) than those received till 31.12.1995 (56.9%).

III

THE CONSTRUCTED HOUSES

LOCATION AND TYPE OF CONSTRUCTION:

Most of the houses constructed under IAY were located on beneficiary's own plot in the main habitation (95.3%); 2.9 per cent of the houses were constructed and located in clusters; 1.8 per cent were constructed on beneficiary's own plot outside the main habitation or at other places.

Nearly half of the houses (49.3%) were new constructions while the remaining (50.7%) were constructed after dismantling the old houses.

OCCUPANCY:

The beneficiaries were asked about the use of the old house in case it was not dismantled. It was found in case of new construction about three-fourths of them (76.5%) were themselves staying in the old houses while other family members were living in new houses; and, 14.4 per cent of houses were occupied

by the relatives/friends of the beneficiaries. The remaining (9.1%) constructed houses remained vacant.

Except three, all the beneficiaries had taken possession of the constructed houses. In case of the three houses the possession was not taken as they were not complete.

FACILITIES PROVIDED:

The beneficiaries were asked about the provision of the following facilities in the constructed houses:

- (i) Separate living room
- (ii) Separate kitchen
- (iii) Sanitary latrine
- (iv) Fuel efficient/smokeless Chullah

Except 7 all the beneficiaries (99.4%) reported their constructed houses had separate living room; about half (52.0%) had separate kitchen; 72.8 per cent were provided sanitary latrines; and, 41.0 per cent had fuel efficient/smokeless chullah. Further, we find that in comparison to the houses for which assistance was received upto December 1995 a larger proportion of houses constructed since January 1996 had such facilities.

We find that 44.4% of houses for which assistance was received up to December 1995 had separate kitchen, 45.2% had sanitary latrines and 34.6% had fuel efficient/smokeless chullah. In comparison 57.1% of the houses for

which assistance was received since January 1996 had separate kitchen, 91.3% had sanitary latrines and 45.3% had fuel efficient/smokeless chullah. Thus, more of the recently constructed houses had better facilities then those constructed earlier.

As stated about 72.8 per cent of the houses had sanitary latrines but only about two-thirds of them (65.7%) were in use and the remaining 34.3 per cent were not used by the beneficiary families. The reasons cited for not using the facility include : Not required by the beneficiary (71.7%). Sewerage blocked (3.4%); water not available (0.7%); and Others (24.2%).

Drinking Water was available at the nearby locations of these houses. Most of the beneficiaries had access to Hand-pump (91.4%) while community/village well was available for 8.1% of the beneficiaries. Few families (0.3%) had the facility of Tap-water. Only a few families (0.3%) reported that drinking water facility does not exist within their habitation.

THE CONSTRUCTED HOUSE:

A large majority of the beneficiaries (96.3%) expressed satisfaction with regard to their houses. It is, however, significant that more of those who had received the assistance during the period of up to December 1995 (6.3%) had expressed their dissatisfaction than those who got the assistance from January 1996 and onward (1.9%).

Of those (3.7%) who expressed dissatisfaction a large majority of the beneficiaries (70.5%) felt the house was inadequate for their families; 13.6% reported lack of basic facilities; 6.8% considered the quality of construction as poor because of inadequate funds while 9.1% gave different other reasons.

Except in case of a few (1.4%) the houses were constructed from mostly locally available material.

The plinth area of the constructed houses varied from up to 15 sq. mtr. To 20 sq. mtr. And above. Over four-fifths of the houses (82.4%) had a plinth area of 20 sq. mtr. or above each. We find that more houses constructed after January 1996 (97.5%) had a plinth area of 20 Sq. Mtr. or above than those constructed (59.6%) during the early period of upto December 1995. About 10.4% of the houses constructed up to the period of December 1995 had plinth area of up to 15 Sq. Mtr. and 30.0% had between 16 and 19 Sq. Mtr. Against this only 0.3% of the houses constructed since January 1996 had a plinth area of up to 15 Sq. Mtr and 2.2% had between 16 and 19 Sq. Mtr. Thus, during the recent period the beneficiaries have constructed their houses of larger size as against those who benefited from the assistance during the earlier period. This has been possible mainly because of increase in the quantum of assistance.

FINANCIAL ASSISTANCE:

The average financial assistance per beneficiary comes to Rs.15206.13.

Since the amount of assistance has been revised upward during different periods the average per beneficiary was lower during the period of up to December 1995 as against the average assistance since January 1996. The average per beneficiary financial assistance for those who received it up to December 1995 comes to Rs.9,388.34 as against Rs.19,084.65 for those who received it since January 1996.

The assistance to most of the beneficiaries (98.2%) was paid in instalments, taking into account the stages of construction of their houses. About 72% of the beneficiaries were given assistance in cash; 18% were provided construction material while 10% were given cash and material both. In the earlier period, i.e., upto December 1995 about 45% of the beneficiaries had received assistance in the form of material while about 15% were given cash and material both. In the recent period, i.e., since January 1996 about 93% of the beneficiaries were given cash; 6.5 were provided cash and material both while 0.3% received the assistance in the form of material only.

Time lag between sanction and receipt of assistance was between a fortnight and 30 days in case of 72.8%; up to a fortnight in case of 20.9% and more than 30 days in case of 6.3% of the beneficiaries. Thus, a large proportion of the beneficiaries had received the assistance within a reasonable time.

A majority of the beneficiaries (65.5%) reported that the financial assistance that they received was inadequate considering their actual expenditure. They managed the balance amount by borrowing from friends/relatives (58.4%); moneylender (24.8%); banks (1.6%); and 13.9% utilized their own savings while 1.3% had to arrange it from other sources.

Table - 2 indicate the gap in the average assistance per beneficiary and the average expenditure incurred on the construction of house.

We find that the average total expenditure per household was Rs.17,514.91 against the average per beneficiary assistance of Rs.15,206.13. Thus, the beneficiaries had on an average spent Rs.2308.78 from their own resources. This comes to 13.18 per cent of the average total expenditure.

During the period of upto December 1995 the beneficiaries spent an average of Rs.2207.11 i.e., 19.03 per cent and in the period since January 1996 Rs.2,376.57 i.e., 11.07 per cent from their own resources. Thus, the revised rate of assistance in the recent times have provided them adequate relief.

The average total cost of an house include 14.65 per cent of expenditure on hired labour and 85.35 per cent on material. The amount spent on hiring labour has considerably increased from the earlier to the present period. The proportion of labour cost in the total cost has, however, declined from 16.27 per cent in the earlier period to 14.07 per cent during the present period. This suggests that the material cost has increased at higher rate than the labour cost during the period.

A majority of the beneficiaries (65.5%) reported that the financial assistance that they received was inadequate considering their actual expenditure. They managed the balance amount by borrowing from friends/relatives (58.4%); moneylender (24.8%); banks (1.6%); and 13.9% utilized their own savings while 1.3% had to arrange it from other sources.

Table - 2 indicate the gap in the average assistance per beneficiary and the average expenditure incurred on the construction of house.

We find that the average total expenditure per household was Rs.17,514.91 against the average per beneficiary assistance of Rs.15,206.13. Thus, the beneficiaries had on an average spent Rs.2308.78 from their own resources. This comes to 13.18 per cent of the average total expenditure.

During the period of upto December 1995 the beneficiaries spent an average of Rs.2207.11 i.e., 19.03 per cent and in the period since January 1996 Rs.2,376.57 i.e., 11.07 per cent from their own resources. Thus, the revised rate of assistance in the recent times have provided them adequate relief.

The average total cost of an house include 14.65 per cent of expenditure on hired labour and 85.35 per cent on material. The amount spent on hiring labour has considerably increased from the earlier to the present period. The proportion of labour cost in the total cost has, however, declined from 16.27 per cent in the earlier period to 14.07 per cent during the present period. This suggests that the material cost has increased at higher rate than the labour cost during the period.

Table - 2 : Average Amount of Assistance Per Beneficiary and Average Expenditure Incurred on the Construction of House

PERIOD OF SANCTION OF ASSISTANCE	AVERAGE PER BENEFICIARY ASSISTANCE PROVIDED (Rs.)	AVERAGE EXPENDITURE INCURRED ON CONSTRUCTION		
		AV. COST OF HIRED LABOUR (Rs.)	AV. COST OF MATERIAL (Rs.)	AV. TOTAL EXPENDITURE (Rs.)
Up to Dec. 1995	9,388.34	1,886.15 (16.27)	9,709.30 (83.73)	11,595.45
Since Jan. 1996	19,084.65	3,019.72 (14.07)	18,441.51 (85.93)	21,461.22
TOTAL	15,206.13	2,566.29 (14.65)	14,948.63 (85.35)	17,514.91

In the construction of house family labour as well as hired labour was used by the beneficiaries. The average number of Mondays of family labour was 27.3 while that of the hired labour was 36.4. Thus, the average labour utilization in constructing a house was for 63.7 mandays. Caste-wise, we find that average number of mandays of labour was higher in case of the house construction of Other Castes (66.8 Mondays) followed by those of the O.B.C's. (65 mandays). The lowest number of mandays of labour were utilized in the construction of a house of the Scheduled Tribe's beneficiary (49 mandays).

In the case of average cost per house we had mentioned earlier that it was Rs.17,514.91. In comparison, the average cost per house of those belonging to the Other Castes comes out to be Rs.20,839.94 followed by those of the O.B.C's (Rs.19,005.50). The average cost per house of Scheduled Tribe beneficiary was as low as Rs.9,985.71. Thus, utilization of labour has been found positively related to the cost of the house.

MAINTENANCE AND REPAIR:

About 10% of the beneficiaries had incurred some expenditure on the maintenance of their constructed house. About four-fifths of them (78.2%) had received assistance up to December 1995 while about one-fifths (21.8%) of them had received financial assistance since January 1996. On an average the beneficiaries had spent on repair/maintenance a sum of Rs.1630.25. Most of

them (79.8%) had met the expenditure from their own savings while the remaining beneficiaries (20.2%) had to borrow the money from friends/money-lenders /others.

CONSIDERATION MONEY PAID FOR GETTING ASSISTANCE SANCTIONED:

In order to secure financial assistance for constructing the house about one-sixth of the beneficiaries (16.8%) reported that they had to pay to some officials/public functionary. Among them, a larger proportion of the Scheduled Caste beneficiaries (17.9%) paid the consideration money than those belonging to the Scheduled Tribes (14.3%), the Other Backward Castes (13.3%) and the Other Castes (6.1%).

Among the beneficiaries who paid consideration money 43.1% paid between Rs.100/- and 500/-; 38.1% paid over Rs.1000/-; 14.4% paid between Rs.500/- and 1000/- while 4.5% of them paid less than Rs.100/-. Almost all the beneficiaries (99.0%) however, reported that the procedure for selecting families for assistance was unbiased.

ADEQUACY OF THE ASSISTANCE:

With regard to adequacy of the amount sanctioned, nearly two-thirds of the respondents (65.6%) felt it was less than adequate. Those who considered the assistance amount was less than adequate were in greater proportion among the beneficiaries who received assistance up to December 1995 (68.1) than among those who received it since January 1996 (63.9%) onwards. More of the Male beneficiaries (70.2%) felt dissatisfied with the assistance amount than the Female beneficiaries (62.8%).

As mentioned earlier that 65.6 per cent of the total beneficiaries considered the assistance amount as less than adequate. Caste-wise, a larger proportion of those belonging to Other Castes (72.0%) felt the amount was inadequate. In comparison, 65.4% of those belonging to the Scheduled Castes, 65% to O.B.C.'s and only 28.6% to the Scheduled Tribes expressed similar opinion.

ASSESSMENT OF THE INVESTIGATOR:

A few of the beneficiaries (12 i.e., 1%) had stated that the selected procedure was biased. Our Investigators found that in case of 8 beneficiaries the selection was not done in accordance with the guidelines of the Ministry. Seven of them belong to the Scheduled Castes and one to the OBC. Five of them were

selected on the recommendation of some Government officials while 3 were recommended by others.

During the course of survey, the assessment of the investigators with regard to the status/quality of the house was also recorded. The Investigators found the quality of the constructed house was good in case of 15.3 per cent of houses, satisfactory in case of 77.3 per cent while 7.4 per cent of the constructed houses were found poor in their quality. A higher proportion of the houses constructed since January 1996 (18.6%) were found good in quality as against 10.4% of those constructed in the earlier period of up to December 1995. This reflects the inadequacy of the financial assistance provided to beneficiaries till December 1995.

It was found by the Investigators that all the houses were constructed by the beneficiaries themselves. A further analysis shows that the quality of a higher proportion of constructed houses belonging to the Other Castes (22.0%) and O.B.C.'s (18.3%) was good as compared to 14.7% of the houses of S.C.'s. and 14.3% of S.T.'s. More houses constructed by the S.C. beneficiaries (78.2%) were however, found by the Investigators as satisfactory in their quality as against 76.7% of the houses of O.B.C. beneficiaries, 71.4% of the S.T. and 65.9% of the Other Castes beneficiaries.

The quality of 7.4 per cent of the houses was reported by the Investigators as poor. A higher proportion of the poor quality houses were found belonging to the Scheduled Tribes (14.3%) and Other Castes (12.2%) beneficiaries than those of the Scheduled Castes (7.1%) and the OBC's (5.0%). This position suggest that the quality of constructed houses had no relationship with the caste background of beneficiaries. The quality of the construction depended on the own contribution of beneficiaries, either in the form of money or family skill as labour.

IV

INDIRA AWAAS YOJANA - A SUMMARY OF STUDY

Following the observations of the Estimates Committee of the Lok Sabha in its 37th report (1972-73) that 'although 83 per cent of India's population live in villages and about 73 per cent of the rural population reside in unsatisfactory kutcha structures the problem of rural housing has not received the close attention of the Government' House Sites-cum-Construction Assistance Scheme was launched as a Central Scheme in the 4th Five Year Plan. The Scheme was transferred to the State Sector from April 1, 1974 on the recommendations of the NDS.

Rural Housing was included as a part of the rural employment programmes launched in the early 1980's. Construction of Houses was one of the major activities under the National Rural Employment Programme (NREP) which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEG) started in 1983. There was, however, no uniform policy for

rural housing in the states. Indira Awaas Yojana (IAY) was launched in 1985-86 as a sub-scheme of RLEGPs. Thereafter, it became a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April 1989.

IAY was de-linked from JRY and made an independent scheme with effect from January 1, 1996. The objective of the IAY is to help members of the Scheduled Castes/Tribes, freed bonded labourers and also non-Scheduled Castes/Tribes rural poor living below poverty line by providing them grant-in-aid for the construction of houses. The Scheme has been extended to cover widows or next-of-kin of defence personnel and para military forces killed in action irrespective of their income, subject, however to certain conditions. The priority in allotment of houses to the ex-servicemen and para military forces and their dependents is given in the 40% of the houses meant for allotment among the non-SC/ST category of beneficiaries.

The financial assistance for construction of a house is at present limited to Rs.20,000/- in Plain and Rs.22,000/- in Hill/Difficult areas. The amount includes construction of a house with sanitary latrine and smokeless chulha and for providing infrastructure and common facilities.

The responsibility for the construction of the house is that of the beneficiaries. The construction through contractor or by any government department is not permissible. No design has been prescribed but the house

should not be less than 20 sq. mts. And should have sufficient space, kitchen, ventilation, sanitary facilities and smokeless chulha etc. The agencies responsible for the implementation of the IAY have to install a handpump on the site before the work is started so that drinking water supply can be assured.

The present study is based on a survey of 1200 beneficiaries of twelve districts of Uttar Pradesh. Some of the findings of the study were as under:

1. About 62 per cent of the beneficiaries were females.
2. A large majority of the beneficiaries (87.59%) belong to the Scheduled Castes.
3. Nearly half of the beneficiary families (47.4%) were small with upto 4 members and 37.3% had between 5-6 members.
4. The IAY is aimed at assisting families living below the poverty line, which is at present Rs.11,000/- per year. We have, however, found that about 23 per cent of the beneficiary families had income above this limit.
5. The formal title of 61.5 per cent of houses was in the name of wife of the Head of household while 37.4 per cent were in the name of the Husband and 1.1 per cent in the name of

some other members of the families. The provision under IAY is that it should be in the name of female member of the beneficiary household or in the joint name of husband and wife.

6. The houses are normally to be built on individual plots in the main habitation of the village. They can also be built in a cluster within a habitation or close to the village so as to facilitate the development of infrastructure and ensure safety and security of the residents. We found most of the houses (95.3%) were constructed on beneficiary's own plot in the main habitation while about 3 per cent of houses were located in clusters.
7. About half of the houses (50.7%) were constructed after dismantling the old houses while the remaining were constructed on new sites.
8. All the beneficiaries had taken possession of their houses. It was, however, found that in case their old houses were not dismantled (49.3%) most of the beneficiaries themselves were residing in their old houses (76.5%) while their other family members were living in the new houses. In the

remaining old houses either their relatives/friends were staying (14.4%) or were left vacant (9.1%).

9. As regards the provision of certain facilities in the constructed houses it was reported that 99.4 per cent of the houses had separate living room; 52.0 per cent had separate kitchen; 72.8 per cent had sanitary latrines; and, 41.0 per cent had fuel efficient/smokeless chulha. It was found that in comparison to the houses for which assistance was received during the earlier period of upto December 1995 a larger proportion of houses constructed since January 1996 had such facilities.
10. Except in case of a few (0.3%) the facility of drinking water was available at the nearby locations of these houses.
11. It was found that in the houses which had sanitary latrines about one-thirds (34.3%) of the beneficiary families were not using the facility. Among them 71.7% of the respondents maintained that it was not required by them.
12. A large majority of the beneficiaries (96.3%) expressed their satisfaction with regard to their houses.

13. The plinth area of the constructed houses varied from upto 15 sq. mtr. to 20 sq. mtr. and above. More of those (97.5%) who received assistance since January 1996 had constructed their houses of larger size i.e., 20 sq. Mtr. or more, than those who received assistance during the earlier period of upto December 1995 (59.6%).
14. The average per beneficiary financial assistance comes to Rs.15,206.13. The average total expenditure per house was Rs.17,514.91. Thus, the beneficiaries spent on an average Rs.2,308.78 from their own resources which comes to about 13.2 per cent of the average total expenditure.
15. In the construction of house family labour as well as hired labour was used by the beneficiary families. The average number of mandays of family labour per house was 27.3 while that of the hired labour was 36.4. Thus, the average number of mandays involved in constructing a house was 63.7. The proportion of cost of hired labour in the total cost was about 14.7 per cent.

16. In order to obtain financial assistance for constructing the house 16.8 per cent of the beneficiaries reported that they had to pay to some officials/public functionary. The amount of consideration money paid to them range between upto Rs.100 and over Rs.1000.
17. Almost all the beneficiaries (99.0%) reported that the procedure for selecting families for assistance was unbiased.
18. A majority of the beneficiaries (65.6%) considered the amount sanctioned to them was less than adequate.
19. The assessment of the Investigators shows that:
 - (i) In only 8 of the cases the selection of families for assistance was not done in accordance with the guidelines of the Ministry.
 - (ii) The quality of construction of 15.3 per cent of houses was good while in case of 77.3 per cent of houses it was assessed as satisfactory.
 - (iii) All the houses were constructed by or under the supervision of the beneficiaries themselves. No contractor or official was involved in construction of the houses.